

PACIFIC CITY FINANCIAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3595084	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$611	\$756	23.7%		
Loans	\$506	\$606	20.0%		
Construction & development	\$7	\$6	-15.8%		
Closed-end 1-4 family residential	\$63	\$84	33.9%		
Home equity	\$0	\$1	554.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	17.1%		
Commercial & Industrial	\$90	\$90	0.0%		
Commercial real estate	\$304	\$356	17.3%		
Unused commitments	\$24	\$43	77.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$45	\$63	41.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$3	27.7%		
Cash & balances due	\$62	\$72	15.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$47	\$32	-31.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$44	\$32	-27.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$541	\$678	25.2%		
Deposits	\$539	\$674	25.1%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$70	\$78	12.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	10.6%	--		
Tier 1 risk based capital ratio	14.6%	13.5%	--		
Total risk based capital ratio	15.9%	14.8%	--		
Return on equity <sup>1</sup>	10.6%	14.8%	--		
Return on assets <sup>1</sup>	1.2%	1.6%	--		
Net interest margin <sup>1</sup>	3.9%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	170.4%	142.3%	--		
Loss provision to net charge-offs (qtr)	117.7%	-49.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	47.6%	0.0%	0.5%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.3%	2.3%	0.0%	0.0%	--
Commercial & Industrial	4.6%	6.2%	1.7%	1.3%	--
Commercial real estate	0.4%	0.9%	0.1%	0.1%	--
Total loans	1.7%	1.5%	0.4%	0.3%	--